

# Exhibit 15

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

Hearing Date: July 30,  
2014  
Hearing Time: 10:00A.M  
**RESPONSE TO OBJECTION**  
**TO CLAIM NO. 392**

In Re:

RESIDENTIAL CAPITAL, LLC, et al.

Debtors

Case No.: 12-12020

(Chapter 11)

Assigned to:  
Hon. Martin Glenn  
Bankruptcy Judge

**DECLARATION OF BERNICE DAWSON IN RESPONSE AND  
OPPOSITION TO THE OBJECTION TO RECAP  
BORROWER CLAIMS TRUST TO  
CLAIM NUMBER 392**

I, Bernice Dawson, declare as follows:

1. I am the grandmother of Kevin J. Matthews who is the creditor in this action subject to Claim Number 392 in this estate and I have personal knowledge of the factual allegations attested to herein.
2. If the Court wished or required me to provide further testimony on the matters discussed, I am ready, willing and able to provide such testimony at a convenient time and place.
3. Before Kevin's mortgage situation arose in April 2010 and thereafter, I observed Kevin as a positive, young adult who was helpful to others and very social. He would volunteer to do errands for friends and family on a frequent basis and lived an active, social lifestyle in his community and church.

4. Before April 2010 Kevin was a very active person and was very helpful to his friends and family, community, and church. He also was very proud of his home and worked hard on it to make responsible improvements.
5. However, since the mortgage situation arose in April 2010 I have observed changes in Kevin that did not exist before including: he is more irritable about normal activities, he appears tired more frequently, he is upset and less social than before, and he is not as calm as he once was about routine matters.

I declare under penalty of perjury that the foregoing is true and correct. Executed  
on June 26<sup>th</sup>, 2014.

  
Bernice Dawson  
Bernice Dawson